

BEFORE THE INSURANCE COMMISSIONER
FOR THE STATE OF ARKANSAS

ARKANSAS INSURANCE DEPARTMENT

PETITIONER

V.

A.I.D. NO. 2021-57

JOY JEAN SAGE
NPN 1224789

RESPONDENT

REVOCATION ORDER

On this day, the matter of the resident insurance producer license of Mrs. Joy Jean Sage ("Respondent") came before Alan McClain, Arkansas Insurance Commissioner ("Commissioner"). A hearing was held on October 12, 2021, in the Hearing Room of the Arkansas Insurance Department ("Department") pursuant to the Notice of Hearing dated September 10, 2021. The hearing was held before Hearing Officer Dan Honey ("Hearing Officer") pursuant to his appointment by the Commissioner in accordance with Ark. Code Ann. § 23-61-103(e)(1). Respondent, Joy Jean Sage, was not present. The Department was represented by Gray Allen Turner, Associate Counsel.

FINDINGS OF FACT

1. Respondent is a licensed insurance producer, National Producer Number 1224789, and a resident of Garland County.
2. Respondent was timely notified of the hearing electronically and by U.S. Mail.
3. In November of 2020, Respondent made false statements to her automobile insurer, GEICO, in connection with a claim for payment pursuant to her personal automobile insurance policy. Specifically, Respondent made a false

statement that she struck a deer after she had obtained full coverage on her vehicle. In fact, her accident occurred hours before she requested full coverage on her vehicle.

4. On June 9, 2021, Respondent was charged though a criminal information filed in Garland County Circuit Court case 26CR21-378 with committing fraudulent insurance acts, Ark. Code Ann. § 23-66-502, a felony. On July 8, 2021, she entered a plea of not guilty. Respondent failed to report these events to the Department.

5. The Department's investigators sent Respondent two written inquiries requiring a response to the allegations contained in paragraphs two & three. Respondent failed to provide to the Department a meaningful response to these inquiries as required to do so.

6. Respondent offered to voluntarily surrender her producer license in an email sent October 12, 2021.

CONCLUSIONS OF LAW

1. The Commissioner of Insurance has jurisdiction pursuant to the Arkansas Insurance Code, specifically Ark. Code Ann. §§ 23-60-101, *et seq.*

2. Respondent committed insurance fraud, a violation of §§ 23-64-512(a)(8) and 23-66-501, *et seq.*

3. Respondent failed to report to the Commissioner the filing of a criminal charge, a violation of Ark. Code Ann. §§ 23-64-517 & 23-64-201(e), that

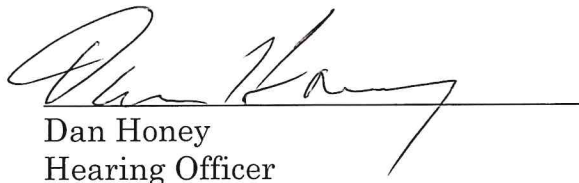
requires “[a]ll licensees or applicants for licensure under this section must notify the commissioner in writing within thirty (30) days of any filing of a criminal charge or conviction or plea of a criminal charge or the filing of any bankruptcy proceeding by or against them.”

4. Respondent failed to respond to a written inquiry from the Department, a violation of Ark. Code Ann. § 23-64-512(a)(18), “Failing to provide a written response after receipt of a written inquiry from the commissioner or his or her representative as to transactions under the license within thirty (30) days after receipt thereof unless the timely written response is knowingly waived in writing by the commissioner.”

RECOMMENDATION OF THE HEARING OFFICER

WHEREFORE, upon consideration of the evidence of record and the foregoing Findings of Fact and Conclusions of Law, the Hearing officer recommends the following:

1. That the Arkansas resident insurance producer license of the Respondent be revoked.
2. Respondent’s request to voluntarily surrender her insurance producer license be denied.


Dan Honey
Hearing Officer

CERTIFICATION

I, Alan McClain, Insurance Commissioner for the State of Arkansas, do hereby certify that the above Findings of Fact, Conclusions of Law, and Recommendation of the Hearing Officer were made by and under my authority and supervision by Dan Honey, the Hearing Officer in this proceeding. I hereby adopt the Hearing Officer's Findings of Fact, Conclusions of Law and Recommendation in full, as set forth herein.

THEREFORE, it is hereby ORDERED that:

1. The Arkansas resident insurance producer license of Respondent, Joy Jean Sage, is revoked.
2. Respondent's request to voluntarily surrender her license is denied.

IT IS SO ORDERED THIS 23rd DAY OF November, 2021.



ALAN MCCLAIN
INSURANCE COMMISSIONER
STATE OF ARKANSAS